

configured to designate as confidential a first portion of a database client information, to designate as non-confidential a second portion of the database of client information non-confidential, and to provide the client with access to the first and second portions of the database of client information via the network port. Landry, as the examiner notes, does not teach a processor configured to designate as confidential a predetermined first portion of the database of client information and to designate as non-confidential a predetermined second portion of the database of client information. Lamm describes redacting selected secured billing information from an electronic bill file, and sending the redacted bill file electronically to the billed party. Lamm, col. 4, ll. 9-14. In doing so, Lamm does not teach or suggest providing the client with access to a confidential portion of a database. Lamm, col. 11, ll. 25-30 ("only non-sensitive billing information exists in the billing messages..."); col. 11, l. 65 - col. 12, l. 6; col. 13 ll. 29-33; col. 13, ll. 41-42 ("Once again, only non-sensitive billing information is transmitted over the Internet."); col. 13, ll. 49-50 ("Throughout the entirety of this process, only non-sensitive billing information is present on the Internet."). Accordingly, Lamm does not provide the client with access to the first and second (confidential and non-confidential) portions of the database and instead teaches away from providing the client with access to a confidential portion of a database over a network port. Because neither Landry nor Lamm discloses all of the elements of Claim 1, either alone or in combination, Claim 1 cannot be rendered obvious by these patents. Also, Claims 2-11, which depend from Claim 1 directly or indirectly, are also not rendered obvious by these patents.

Claim 2 further recites, inter alia, that the processor is further configured to receive a transaction request from a client and to provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information.

Neither Landry nor Lamm discloses these elements. The cited portion of Landry does not appear to be relevant to these elements. Accordingly, Claim 2 and Claim 3, which depends from Claim 2, are not rendered obvious by these patents for this additional reason.

Claim 3, recites disclosing information from the predetermined second portion of the database of client information to a vendor. Claim 3 is allowable for the further reason that Lamm does not disclose the element.

Claim 10 further recites that the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device. Landry does not disclose a processor configured to receive transactional information from an electronic transaction device. As discussed above, Landry illustrates in Fig. 3 conventional desktop computers. An "electronic transaction device," as used in the specification, means a handheld or pocket-sized device which may be used to emulate various conventional plastic cards and to conduct electronic transactions. See Application, pp. 1-2 (describing examples of electronic transaction devices). Also, the information received in Landry does not appear to be transactional information as that term is used in the application (Application, p. 10), which means information concerning one or more individual transactions. Accordingly, Claim 10 is not rendered obvious by these patents for this additional reason.

Claim 11 further recites, inter alia, that the processor is configured to reconcile the information received from the service institution with the information received from the client. This allows the processor to identify discrepancies between transaction records stored on a electronic transaction device with transaction records reported by a service institution. See, e.g.,

Application at page 38. Neither Landry nor Lamm discloses this element. Accordingly, Claim 11 is not rendered obvious by these patents for this additional reason.

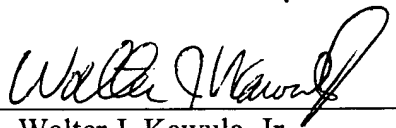
Claims 34, 35, and 37-42 are cancelled without prejudice. Applicant does not concede that the claims as presented are unpatentable.

A notice of appeal is being filed concurrently with this response.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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